

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Tracy Lee Baer  
Debtor

Case No. 17-04300-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Jan 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2018.

db  
4980558 +Tracy Lee Baer, 13953 Crest Avenue, Waynesboro, PA 17268-9482  
+Adam Zimmerman, 13953 Crest Avenue, Waynesboro, PA 17268-9482  
4980562 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
4980563 +Chambersburg Hospital, 112 North Seventh Street, Chambersburg, PA 17201-1700  
4980564 Diagnostic Imaging Service LLC, 322 E Antietam St, Suite 106, Hagerstown, MD 21740-5736  
4980566 +Lendini, 10235 South Jordan Gateway, Suite 410, South Jordan, UT 84095-4188  
4980567 Loandepo.co, PO Box 11733, Newark, NJ 07101-4733  
4980569 +Meritus Medical Lab, P.O. Box 824641, Philadelphia, PA 19182-4641  
4980570 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
4990035 Nissan Motor Acceptance Corp, PO Box 660366, Dallas, TX 75266-0366  
4980571 +OnDeck, 901 North Stuart Street, Suite 700, Arlington, VA 22203-4129  
4980572 +Robinwood Diagnostic Imaging Serv L, c/o VCS, Inc., P.O. Box 7090,  
Charlottesville, VA 22906-7090  
4980574 +Sst/medallion, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  
4980575 Sunrise Credit Svcs, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100  
4980579 The Urological Center, P.O. Box 37813, Baltimore, MD 21297-7813  
4980580 Waynesboro Family Medical Assoc, 1051 East Main Street, Suite 1,  
Waynesboro, PA 17268-2318  
4980581 +Waynesboro Hospital, 501 East Main Street, Waynesboro, PA 17268-2394

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4980559 +EDI: TSYS2.COM Jan 22 2018 18:58:00 Barclays Bank Delaware, Po Box 8803,  
Wilmington, DE 19899-8803  
4980560 +E-mail/Text: wmagner@beaconfunding.com Jan 22 2018 18:54:03 Beacon Funding,  
3400 Dundee Road, Suite 180, Northbrook, IL 60062-2367  
4980561 EDI: CAPITALONE.COM Jan 22 2018 18:58:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238  
4980565 +EDI: DISCOVER.COM Jan 22 2018 18:58:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
4980568 +E-mail/Text: unger@members1st.org Jan 22 2018 18:54:18 Members 1st F C U, 5000 Louise Dr,  
Mechanicsburg, PA 17055-4899  
4981156 +EDI: PRA.COM Jan 22 2018 18:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4980573 +EDI: SEARS.COM Jan 22 2018 18:58:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
4980576 +EDI: RMSC.COM Jan 22 2018 18:58:00 Syncb/amer Eagle, Po Box 965005,  
Orlando, FL 32896-5005  
4980577 +EDI: RMSC.COM Jan 22 2018 18:58:00 Syncb/amer Eagle Dc, Po Box 965005,  
Orlando, FL 32896-5005  
4980578 +EDI: RMSC.COM Jan 22 2018 18:58:00 Syncb/care Credit, 950 Forrer Blvd,  
Kettering, OH 45420-1469  
4980582 +E-mail/Text: kleicht@whiterosecu.com Jan 22 2018 18:54:20 White Rosecu, 1529 Rodney Road,  
York, PA 17408-9716

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Medallion Bank bkgroup@kmlawgroup.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
Julie Gray Dorsett on behalf of Debtor 1 Tracy Lee Baer dorsettlaw.bk@comcast.net,  
r50928@notify.bestcase.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Tracy Lee Baer**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9489**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

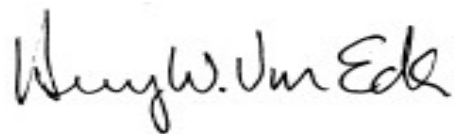
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-04300-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tracy Lee Baer

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

January 22, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**